

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

AARON FOSTER, JR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-22163

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/10/2016 and confirmed on 7/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		56,090.00
Less Refunds to Debtor	1,002.93	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>55,087.07</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,890.00	
Trustee Fee	2,717.40	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,607.40</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF THE L Acct: 7628	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE OF THE L Acct: 7628	3,340.50	3,340.50	0.00	3,340.50
	US BANK TRUST NA - TRUSTEE OF THE L Acct: 7628	0.00	27,749.74	0.00	27,749.74
	US BANK TRUST NA - TRUSTEE OF THE L Acct: 7628	0.00	0.00	0.00	0.00
	MITCHELLS AUTO SALES Acct:	2,200.00	2,200.00	0.00	2,200.00
					<b>33,290.24</b>

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	AARON FOSTER, JR. Acct:	0.00	0.00	0.00	0.00
	AARON FOSTER, JR. Acct:	1,002.93	1,002.93	0.00	0.00
	STEIDL & STEINBERG Acct:	3,700.00	3,700.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-20	1,190.00	1,190.00	0.00	0.00
	*** NONE ***				

Unsecured					
	FIRST NATIONAL BANK OF PA(*) Acct: 6830	5,625.23	4,220.69	0.00	4,220.69
	BRANCH BANKING&TRUST CO/BB&T(*) Acct:	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct:	0.00	0.00	0.00	0.00
	ENTERPRISE BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5749				
	KEYBANK NA S/B/M FIRST NIAGARA BAN	4,047.92	3,037.21	0.00	3,037.21
	Acct: 2537				
	M & T BANK	6,048.16	4,538.02	0.00	4,538.02
	Acct: 5051				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 2672				
	PROFESSIONAL ACCOUNT MANAGEMEN	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	1,857.23	1,393.51	0.00	1,393.51
	Acct: 0182				
	FIRST NATIONAL BANK OF PA**	0.00	0.00	0.00	0.00
	Acct: 6061				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	ACI	0.00	0.00	0.00	0.00
	Acct:				
	ATLANTIC CREDIT & FINANCE INC++	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 13,189.43

TOTAL PAID TO CREDITORS

46,479.67

TOTAL CLAIMED

PRIORITY	0.00
SECURED	5,540.50
UNSECURED	17,578.54

Date: 08/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

AARON FOSTER, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22163

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Aaron Foster, Jr.  
Debtor

Case No. 16-22163-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 26, 2021

User: dsaw  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db	+ Aaron Foster, Jr., 413 Dunbar Drive, Pittsburgh, PA 15235-5218
cr	+ First National Bank of Pennsylvania, c/o AAS Debt Recovery Inc., Karen L. Hughes, Esquire, 2526 Monroeville Blvd, Suite 205 Monroeville, PA 15146-2371
cr	+ MTGLQ Investors LP, Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
cr	U.S. Bank Trust National Association as Trustee of, Law Offices of Michelle Ghidotti, 1920 Old Tustin Avenue, Santa Ana
cr	+ U.S. Bank Trust National Association, as Trustee o, c/o Freidman Vartolo, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
14243236	+ 1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14243240	+ Ditech Financial LLC, c/o KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14243239	+ Ditech Financial LLC, 345 St. Peter Street, Saint Paul, MN 55102-1211
14307642	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14243241	Enterprise Bank, 4845 William Penn Highway, Monroeville, PA 15146-3711
14318950	+ First National Bank of PA, c/o AAS Debt Recovery Inc., PO Box 129, Monroeville, PA 15146-0129
14254247	+ First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
15250509	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14269525	+ M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
14243244	M&T Bank, c/o ACI, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244
14335583	MTGLQ, L.P., Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14243247	+ Mitchell's Auto Sales, 530 E. Pittsburgh McKeesport Blvd, North Versailles, PA 15137-2208
14305520	+ Peoples Natural Gas Company LLC, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14243248	+ Professional Account Management, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@sns.com	Aug 26 2021 23:16:00	US Bank Trust NA as Trustee of the Lodge Series II, U.S. Bank Trust, N.A. as Trustee, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14243237	Email/Text: bankruptcy@bbandt.com	Aug 26 2021 23:15:00	Branch Banking & Trust, 200 West Second Street, Winston Salem, NC 27101
14243238	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 26 2021 23:16:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14243242	Email/Text: fnb.bk@fnfg.com	Aug 26 2021 23:16:00	First Niagara Bank, P. O. Box 514, Lockport, NY 14095
14277306	Email/Text: fnb.bk@fnfg.com	Aug 26 2021 23:16:00	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
14243243	Email/Text: camanagement@mtb.com	Aug 26 2021 23:15:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14243246	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2021 23:16:00	Midland Funding, LLC, c/o Atlantic Credit &

District/off: 0315-2

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			Finance Inc., PO Box 13386, Roanoke, VA 24033-3386
14243245	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2021 23:16:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15286913	+ Email/Text: bknotices@sns.com	Aug 26 2021 23:16:00	U.S. Bank Trust National Association, as, Trustee of the Lodge Series III Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14975591	+ Email/Text: bknotices@sns.com	Aug 26 2021 23:16:00	U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Duquesne Light Company

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Aaron Foster Jr. chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530 37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Joshua I. Goldman	on behalf of Creditor Ditech Financial LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Karen Louise Hughes	on behalf of Creditor First National Bank of Pennsylvania karenh@aasdbtrecoveryinc.com
Michael C. Mazack	on behalf of Creditor US Bank Trust NA as Trustee of the Lodge Series III Trust mmazack@lynchlaw-group.com jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	

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on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Miller

on behalf of Creditor MTGLQ Investors LP wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 10